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EXAMINER

INGBERG, TODD D

ART UNIT PAPER NUMBER

2122

DATE MAILED: 12/05/2001

Please find below and/or attached an Office communication concerning this application or proceeding.

176

# Office Action Summary

Application No.  
09/323,210

Applicant(s)  
James Zeanah et al.

Examiner  
Todd Ingberg

Art Unit  
2122



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Nov 8, 2001.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 58-111 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 58-111 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892) 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 19) ☐ Notice of Informal Patent Application (PTO-152)
- 17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_ 20) ☐ Other:

Art Unit: 2122

### DETAILED ACTION

Claims 58 - 111 have been examined.

Claims 108 - 111 have been added.

Claims 58 - 111 remain pending.

### *Drawings*

1. New formal drawings will be submitted at the time of Allowance.

### *Common Knowledge in the Art*

2. The Examiner holds the following to be common knowledge in the art.

#### Field of Networking

A. An artisan of ordinary skill in the art should know the OSI model. Claims containing layers of the OSI model are considered to contain inherent features in networking and are considered "tools of the trade".

### *Claim Rejections - 35 USC § 102*

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

4. Claims 58 - 67, 69, 72-107 are rejected under 35 U.S.C. 102(a) as being anticipated by

"Absolute Beginner's Guide To **Networking**, Second Edition, Mark Gibbs et al. November 21, 1994.

Art Unit: 2122

The grounds of rejection are maintained. The following repeats the prior rejection.

**Claim 58**

**Network** anticipate a system for delivering services from a host site to a remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security), comprising: a mini-app dialog component for receiving a request for a service function from the remote device; and a transaction executor component instantiated by the mini-app dialog component to perform the requested service function (**Network**, page 323, the Script to attach and logon).

**Claim 59**

The system as set forth in claim 58 wherein the service function is requested from a user at the remote device. (**Network**, page 171, Remote Procedure Call (RPC))

**Claim 60**

The system as set forth in claim 59, wherein the user includes a customer of the host site. (Given an interpretation of login of a user - **Network**, page 322)

**Claim 61**

The system as set forth in claim 59; wherein the user includes an employee of the host site. (Given an interpretation of login of a user - **Network**, page 322)

**Claim 62**

The system as set forth in claim 59; wherein the user includes a service provider external to the host site. (**Network**, page 171, Remote Procedure Call (RPC)).

**Claim 63**

Art Unit: 2122

The system as set forth in claim 58; wherein the mini-app dialog component also collects information from the remote device (**Network**, page 78, Data Storage and page 278).

**Claim 64**

The system as set forth in claim 63, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information (**Network**, page 439, Presentation layer by definition).

**Claim 65**

The system as set forth in claim 63, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information ( Interpreted as the hardware required to make claim 64 work as in inherent).

**Claim 66**

The system as set forth in claim 63; wherein the information from the remote device is in a format designated for the remote device (Interpreted as Native mode - running one's own operating system, as opposed to an emulated environment- considered normal practice/ use).

**Claim 67**

The system as set forth in claim 58, wherein the remote device comprises a computer.(**Network**, page 271, terminals on a network ).

**Claim 69**

The system as set forth in claim 58, wherein the remote device comprises a display device (**Network**, page 271, terminals on a network ).

Art Unit: 2122

**Claim 72**

**Network** anticipates a method for delivering services from a host site to one or more users through one or more remote devices (**Network**, page 44, a Network - wide variety of topologies), comprising: receiving a first request for a service function from a first user through a first remote device (**Network**, page 322, Login to Server, **Network**, page 378, Security), wherein the first request for a service function is in a first format designated for a first remote device; converting the first request for a service function from the first format into a canonical format (Presentation layer of OSI by definition); performing the first requested service function based on the canonical format of the first request for a service function (**Network**, page 433, 70-71, Client Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer).

**Claim 73**

The method as set forth in claim 72, further comprising: outputting a welcome page (**Network**, page 322, logon screen) to the first user through the first remote device; and collecting the first user's identity and preference information (**Network**, page 326, Profile login scripts) .

**Claim 74**

The method as set forth in claim 72, further comprising: generating a first response relating to the first performed service function; formatting the first response in the first format designated for the first remote device; and sending the first formatted response to the first user through the first remote device. (**Network**, page 70-71 and 433, Client Server and OSI - Presentation layer above)

Art Unit: 2122

**Claim 75**

The method as set forth in claim 72, further comprising: instantiating a mini-app dialog component. As per claim 74.

**Claim 76**

The method as set forth in claim 72, wherein performing the first requested service function comprises: collecting sufficient information from the first user; and instantiating a transaction executor component to perform the first requested service function. As per claim 73 - logon operation.

**Claim 77**

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through a second remote device, wherein the second request for a service function is in a second format designated for a second remote device; converting the second request for a service function from the second format into the canonical format (OSI - Presentaiton layer emphasised); performing the second requested service function based on the canonical format of the second request for a service function (**Network**, page 212, second request could easily be a file server request in a client server environment).

**Claim 78**

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through the first remote device; performing the second requested service function. As per claim 77.

Art Unit: 2122

**Claim 79**

The method as set forth in claim 72, wherein the remote device comprises a display device. As per claim 69.

**Claim 80**

The method as set forth in claim 72 wherein the one or more users include a customer of the host site. (Given an interpretation of login of a user - **Network**, page 322)

**Claim 81**

The method as set forth in claim 72, wherein the one or more users include an employee of the host site. (Given an interpretation of login of a user - **Network**, page 322)

**Claim 82**

The method as set forth in claim 72, wherein the one or more users include a service provider external to the host site. (**Network**, page 171, Remote Procedure Call (RPC))

**Claim 83**

**Network** anticipates a system for delivering services to a user through a remote device (**Network**, page 44, a Network - wide variety of topologies), comprising: a presentation manager for receiving a request for a service function from the user through the remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security) and for converting the request into a canonical format (Presentation layer of OSI by definition); and a transaction executor component (**Network**, page 323, the Server associated to user, Script to attach and logon for performing the requested service function based on the canonical format **Network**, page 433, 70-71, Client



Art Unit: 2122

Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer).

**Claim 84**

The system as set forth in claim 83, further comprising a welcome mat (**Network**, page 322, logon screen) for collecting user identity and preference information. (**Network**, page 323, the script to attach and logon and **Network**, page 326, Profile logon script),

**Claim 85**

The system as set forth in claim 84, further comprising a navigation shell for informing the user of available service functions based on the collected user identity and preference information. (**Network**, page 323, the script to attach and logon as per claim 84).

**Claim 86**

The system as set forth in claim 84, further comprising a mini-app dialog component for collecting information relating to the requested service function from the user through the remote device and for instantiating the transaction executor component. As per claim 63.

**Claim 87**

The system as set forth in claim 86, further comprising a navigation shell instantiated by the welcome mat (**Network**, page 322, logon screen, as per claim 84) for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component. As per claim 83.

**Claim 88**

Art Unit: 2122

The system as set forth in claim 84 further comprising a customer services set for providing a profile of the user based at least on the collected user identity. As per claim 84.

**Claim 89**

The system as set forth in claim 88, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity. As per claim 84.

**Claim 90**

The system as set forth in claim 88; wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship between the user and a host institution that provides the services to the user via the system (**Network**, Client Server, page 433, page 70-71 and use of information such as IP address).

**Claim 91**

The system as set forth in claim 88, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users. (**Network**, response to a request on the server side in a Client Server architecture, page 71).

**Claim 92**

The system as set forth in claim 88, wherein the customer services set comprises an acquire component which contains information about an acquiring business for a session (**Network**, request from the Client side in a Client Server architecture, page 71).

Art Unit: 2122

**Claim 93**

The system as set forth in claim 88, wherein the customer services set comprises an account component which contains information about one or more accounts of the user (**Network**, page 378, Security).

**Claim 94**

The system as set forth in claim 83, further comprising a session controller component for receiving an initial contact from the user through the remote device and for instantiating a session component for a session bubble associated with the user. (Given an interpretation of login of a user - **Network**, page 323 and the session spawn by the login process).

**Claim 95**

The system as set forth in claim 94 , wherein the transaction executor component is associated with the session bubble. (Given an interpretation of login of a user - **Network**, page 324 and the session with a default server to execute transactions)

**Claim 96**

The system as set forth in claim 95, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user. As per claim 94.

**Claim 97**

Art Unit: 2122

The system as set forth in claim 96, further comprising another transaction executor component associated with the another session bubble. (Given an interpretation of the definition of a **network** as in multiple servers present which a user can use. Numerous configurations could be cited such as Page 182, Peer-to-Peer)

**Claim 98**

The system as set forth in claim 97, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session bubble and for instantiating the transaction executor component associated with the respective session bubble. As per claim 63.

**Claim 99**

The system as set forth in claim 98, further comprising an interface component for interfacing with the users for the session bubbles ( as evident by logon screen above)and for routing the information from each user to the mini-app dialog component associated with the respective session bubble (Client server as per above) .

**Claim 100**

The system as set forth in claim 97, further comprising a back door man component for coordinating messages (**Network**, page 54-56, 439, routers ) between the transaction executor components in the session bubbles and a single external service provider. (**Network**, page 171, Remote Procedure Call (RPC))

**Claim 101**

Art Unit: 2122

The system as set forth in claim 94, wherein the session component instantiates a welcome mat (**Network**, page 322, logon screen) component for collecting the user's identity and preference information. (**Network**, page 323, the script to attach and logon).

**Claim 102**

The system as set forth in claim 94 , wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user. As per claim 94.

**Claim 103**

The system as set forth in claim 102, further comprising a system services set for providing common services to the session bubbles. (Given an interpretation of login of a user - **Network**, page 323 and the session spawn by the login process)

**Claim 104**

The system as set forth in claim 83, wherein the remote device comprises a display device. As per claim 69.

**Claim 105**

The system as set forth in claim 83, wherein the user includes a customer of a host institution that uses the system to deliver services. (Given an interpretation of login of a user - **Network**, page 322)

**Claim 106**

Art Unit: 2122

The system as set forth in claim 83, wherein the user includes an employee of a host institution that uses the system to deliver services.(Given an interpretation of login of a user - **Network**, page 322)

**Claim 107**

The system as set forth in claim 83; wherein the user includes a service provider external to the system. (**Network**, page 171, Remote Procedure Call (RPC)).

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 68, 70 are rejected under 35 U.S.C. 103(a) as being unpatentable over USPN 5,465,206 **Hilt** issued November 7, 1995.

The grounds of rejection are maintained. The following repeats the prior rejection.

**Claims 68 and 70**

The system as set forth in claim 58; wherein the remote device comprises a telephone.

Networking does not teach all the possible types of devices that are well known to be able to attach to a network, such as a telephone or an automated teller machine. It is Hilt who teaches the connecting of a phone and ATM to a network (Hilt, Abstract). Therefore, it would have been

Art Unit: 2122

obvious to combine the teachings of Networking with Hilt because, remote devices increase access to a network.

7. Claim 71 is rejected under 35 U.S.C. 103(a) as being unpatentable over USPN 6,000,000 **Hawkins** October 31, 1995.

The grounds of rejection are maintained. The following repeats the prior rejection.

**Claim 71**

Networking does not teach all the possible types of devices that can be attached to a network such as a PDA. It is Hawkins who teaches attaching a PDA to a network ( **Hawkins**, Abstract and figure with communications link). Therefore, it would have been obvious to combine the teachings of Networking with Hawkins because, remote devices increase access to a network.

8. Claims 108 - 109 are rejected under 35 U.S.C. 102(a) as being anticipated by James **Martin**, "Principles of Object Oriented Analysis and Design", published June June 1, 1992.

**Claim 108**

**Martin** anticipates a system for delivering services from a host site to a remote device (**Martin**, Client Server, page 10), comprising: a mini-app dialog , component that receives a request for a service function from the remote device (**Martin**, Client Server - a **client** is a software module that requests an operation., a **server** is a software module that responds to the request , page 10) ; a transaction executor component instantiated by the mini-app dialog component to perform the requested service function (**Martin**, the point of diagrams produce code is repeated throughout the reference - "With OO Techniques and rules, we want the most direct translation of business

Art Unit: 2122

policies into generated code, page 136) ; and a rule broker component that selectively procures business rules (**Martin**, Chapter 10 on Rules - Banking and Car Rental, page 152 - 153) from various sources in reply to rule queries from the mini-app dialog component and the transaction executor component (**Martin**, the actual code of the rules being processed in the transaction, page 152).

**Claim 109**

The system of claim 108, wherein the business rules are grouped (**Martin**, page 152, Banking and Car Rental are different sources) in geographic region specific sets (**Martin**, page 241, "Information engineering applies structured or OO techniques to the enterprise as a whole or to a large sector of the enterprise." ).

***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. Claims 110 - 111 are rejected under 35 U.S.C. 103(a) as being unpatentable over "Absolute Beginner's Guide To **Networking**, Second Edition, Mark Gibbs et al. November 21, 1994 in view of James **Martin** "Principles of Object Oriented Analysis and Design", June 1, 1992.

**Claim 110**



Art Unit: 2122

**Network** teaches a method for delivering services from a host site to one or more users through one or more remote devices (**Network**, page 44, a Network - wide variety of topologies), comprising: receiving a first request for a service function from a first user through a first remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security) , wherein the first request for a service function is in a first format designated for a first remote device; converting the first request for a service function from the first format into a canonical format (Presentation layer of OSI by definition); and performing the first requested service function based on the canonical format of the first request for a service function (**Network**, page 323, the Server associated to user, Script to attach and logon for performing the requested service function based on the canonical format **Network**, page 433, 70-71, Client Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer).; Although, **Network** teaches the basics of a request to log on and the processing of the transaction, **Network** does not teach performing the first requested service function includes applying a rule broker component to selectively procure business rules grouped in geographic region specific sets from various sources in reply to rule queries. It is Martin who teaches performing the first requested service function includes applying a rule broker component (**Martin**, Chapter 10, specifically pages 148 - 149) to selectively procure business rules grouped (**Martin**, page 152, Banking and Car Rental are different sources) in geographic region specific sets from various sources in reply to rule queries (**Martin**, page 241,

Art Unit: 2122

“Information engineering applies structured or OO techniques to the enterprise as a whole or to a large sector of the enterprise.”).

**Claim 111**

**Network** teaches a system for delivering services to a user through a remote device (**Network**, page 44, a Network - wide variety of topologies, page 322, Login to Server and **Network**, page 378, Security), comprising: a presentation manager (Presentation layer of OSI by definition) that receives a request for a service function from the user through the remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security) and for converting the request into a canonical format; a transaction executor component that performs the requested service function based on the canonical format (**Network**, page 323, the Server associated to user, Script to attach and logon for performing the requested service function based on the canonical format **Network**, page 433, 70-71, Client Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer); **Network** teaches the enabling technology of logging on a network. The process of logging on requires data to be formatted on a screen and to execute the transaction request to log on and respond. Network does not teach a rule broker component that selectively procures and transmits business rules from various sources in reply to rule queries from the transaction executor component and the presentation manager component. It is **Martin** who teaches a rule broker component that selectively procures and transmits business rules from various sources (**Martin**, page 152, Banking and Car Rental are different sources) in reply to rule queries from the transaction executor component and the

Art Unit: 2122

presentation manager component (Martin, page 148 - 149, reduced to practice Rules editors associated to diagrams with display (presentation)). Therefore, it would have been obvious to one of ordinary skill in the art to combine the enabling technology of **Network** to allow users to log on to a network and utilize a system that employs the old and well known technology of Rules as taught by **Martin**, because "Rules are encapsulated business knowledge" (**Martin**, page 135).

### *Response to Arguments*

11. Applicant's arguments filed November 11, 2001 have been fully considered but they are not persuasive.

#### **Rejection under 35 U.S.C. 102(a)**

With regard to the rejection of claims 58-67, 69, 72-107 under 35 U.S.C. 102(a) as being anticipated by Network, Applicants respectfully traverse for at least the following reasons:

#### Applicant's Argument

For claim 58., the PTO rejected the claim based on Network, pp. 322, 323, and 378. However, a review of the cited sections of Network does not reveal a system comprising a miniapp dialog component and a transaction executor component as stated in claim 58. Furthermore, the PTO did not point out any component in Network that would be considered as the claimed mini-app dialog component. In fact, pp. 322-323 of Network refers to the use of LANtastic to provide net login, and p. 378 merely discusses about network security. LANtastic, as known in the art, is a LAN operating system and not a dialog component. Hence, Applicants respectfully submit that Network does not disclose a system comprising two separate components: a mini-app dialog component and a transaction executor component as claimed. Accordingly, Applicants respectfully submit that claim 58 and its dependent claims, 59-71 are allowable over the references of record.

#### Examiner's Response

Applicant fails to acknowledge the rejection. The rejection was the transaction of logging on the network. Software to handle the log on function must present to support the log on as taught by the reference. The process of logging on is a transaction. The Applicant's claims were given the broadest reasonable interpretation in view of the Specification. The argument is not persuasive nor seems to recognize the actual rejection.

#### Applicant's Argument

Art Unit: 2122

Furthermore, for claims 64 and 65, the PTO cited the definition of a presentation layer in the glossary of Network to reject these claims. However, such definition does not teach the mapping of the information from the remote device into a canonical representation of the information as claimed. And again, the Applicants respectfully submit that Network does not disclose a system with all the features, including a presentation manager, arranged as claimed.

#### Examiner's Response

The reference clearly shows computer screens displaying data. The format is a "canonical representation of the information", the device is remote device when displayed on a device such as the client in a client server architecture. The term presentation manager in the art does in fact relate to the Presentation layer of the OSI model. Since, the data is being displayed on the remote client in a format then the use of a presentation manager is in use. This argument is less than ordinary skill in the art and not persuasive.

#### Applicant's Argument

For claims 72 and 83, the PTO rejected the claim based on Network, pp. 44, 70-71, 322, 378, and 433. Applicants respectfully submit that the gathering of various different features from various different sections of Network to form the method as claimed constitutes hindsight and cannot be used to anticipate claim 72 under 35 U.S.C. 102(a) without further evidence to show that Network in fact discloses a method with the features together as claimed. Indeed, according to Mfl' 2131, "the elements of the asserted prior art] must be arranged as required by the claim." Accordingly, Applicants respectfully submit that claims 72-107 are allowable over the 1-references of record.

#### Examiner's Response

The claim limitation are directed toward receiving a data transmission and converting the input stream into a format. The reference is a beginners guide to networking and covers these essential steps. Applicant's argument is whole unpersuasive. The claims read on the technology required to make a network function. An argument of hindsight in a 102 rejection to a claim that reads on how the OSI model works is interesting but not persuasive.

#### Applicant's Argument

Furthermore, for claim 85, the PTO rejected the claim by asserting that the script to attach and logon described in Network anticipates the navigation shell as claimed. As stated in claim 85, the navigation shell informs the user of available service functions based on the collected user identity and preference information. Whereas, Network's script to attach and logon at most provides a logon screen, and it does not inform the user of available service functions as claimed.

#### Examiner's Response

The rejection is as noted above that users have associated with their identity preference information and level of security information. The response to logon is interpreted as the informing of the user of available services. If the user fails at logon they have no services. In the broadest reasonable interpretation the claim limitations are taught. This is just arguing the denial

Art Unit: 2122

of services argument. The services available to a network apply to successful log on. The limitations are met by the art rejection.

Applicant's Argument

Furthermore, for claim 88, the PTO did not point out what is considered to be a customer services set, and Applicants respectfully submit that the claimed customer services set is not disclosed in Network.

Examiner's Response

The Examiner disagrees the information related to the user identity as argued above meets the present limitations.

Applicant's Argument

Furthermore, for claims 89-93, they are directed to a customer services set comprising various different components. Applicants respectfully submit that the cited sections in Network for the rejection of these claims do not disclose a customer services set comprising such claimed components.

Examiner's Response

Applicant's argument that the reference is a single component to support the log on function, assign the privileges and determine the preferences and formulate a response to the original requestor is inconsistent with modular programming practices. The Applicant has placed an absolute limitation on the reference which defies common sense and common practice to one of ordinary skill in the art.

Applicant's Argument

Furthermore, for claim 94, the PTO rejected this claim based on "an interpretation of login of a user . . . and the session spawn by the login process" in Network, p. 323. Office Action of 10/2/01, p. 20. Even assuming that a session is spawned by the login process in Network, it does not follow that Network discloses a "session controller component . . . for instantiating a session component for a session bubble associated with the user" as claimed (Emphasis added.)

Examiner's Response

This argument does not make sense. It appears the Applicant is arguing users of systems log on with the same ID and no individual identity. Why have a log on process if Applicant's argument is true. Then Applicant seems to be saying, OK say you can individually log on it is not the same as claimed without pointing out the differences. This accusation is not persuasive. The Applicant's response should be direct, we should not be "assuming". Either the invention does or does not perform functionality. Failure to distinctly point out your invention and clearly claim it is not reason for allowance.

Applicant's Argument

Furthermore, for claims 95-101, the PTO rejected these claims based on the PTO's certain given interpretations of Network. However, Applicants respectfully submit that the given interpretations are without support and not inherent to one skilled in the art, and such given

Art Unit: 2122

interpretations do not anticipate the combination of the features and limitations stated in claims 95-101.

Examiner's Response

Mere allegations are not a grounds for patentability. there is not an argument present. It is taken that the Applicant has made a bone fide attempt to respond but is unable to point out a limitation and provide a valid argument on the differences. The allegation is not persuasive.

**Rejection under 35 U.S.C. 103(a)**

Applicant's Argument

It is assumed that the PTO rejected claims 68, 70, and 71 under 35 U.S.C. 103(a) as being unpatentable over Network in view of Hilt and Hawkins. Applicants respectfully traverse this rejection for at least the reasons stated above with regard to Network.

Examiner's Response

Rejection to the dependent claims is maintained so the rejection of these claims are maintained.

***Conclusion***

12. The scope of the Applicant's original presentation in the claimed invention is in the field of networking. The networking industry is well established. It appears from the Applicant's Background of Invention that they are stating wide area networking has finally reached the financial industry. The disclosure does not speak of any legal barriers that prohibited old and well known technology (networking) from being introduced to the financial industry such as interstate banking or international banking laws. If the Applicant currently logs on a computer system which results in ability to run a program like run a word processor (like Examiner) then the limitations of the claimed invention are exceeded, making claims to that which is old and well known is not permissible.

The original independent claims are currently devoid of any tie to the financial institution application as found in the Specification and seems to be attempting to claim to have invented

Art Unit: 2122

simple networking and running an application on a network with one or more devices attached to the network.

Applicant's new claims begin to drive the prosecution toward the Financial layer as the title of the invention implies is the scope of the invention. Despite the title the original claim still read on the basics of a network and the grounds of rejection were not changed. The original rejection read on the enabling means of a network which provides for a mini-app to log on to the network. The logon data entered on the client is sent to the server and the logon transaction executed. Despite this the Applicant failed to see the rejection. The response to arguments should shed light on the prior rejection. The original claims still fail to claim anything to do with a financial system and still read on an introduction to networking which is why they were rejected with "An Absolute Beginner's Guide to Networking". The primer book read on the original claims as they were given the broadest reasonable interpretation in view of the Specification.

13. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37

Art Unit: 2122

CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

### ***Correspondence Information***

14. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to **Todd Ingberg** whose telephone number is **(703) 305-9775**. The Examiner can normally be reached on Monday through Thursday from 6:30 a.m. to 5:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the **Examiner's Supervisor**, Mark Powell is on an extended work detail, **Acting Supervisor Kevin Teska** can be reached at **(703)305-9704**. Any response to this office action should be mailed to: **Director of Patents and Trademarks Washington, D.C. 20231**, or **Hand-delivered** responses should be brought to **Crystal Park II, 2121 Crystal Drive Arlington, Virginia, (Receptionist located on the fourth floor)**, or **faxed**. The following **fax numbers** apply:

**After Final** (703) 746 - 7238

**Official** (703) 746 - 7239

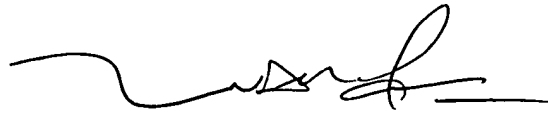
**Non Official/ Draft** (703) 746 -7240



Application/Control Number: 09/323,210

Page 24

Art Unit: 2122

A handwritten signature in black ink, appearing to read 'Tuan Q. Dam', with a long horizontal stroke extending to the right.

**TUAN Q. DAM**  
**PRIMARY EXAMINER**

Todd Ingberg

November 30, 2001